

No. Daftar FPEB: 310/UN40.A7.D1/PI/2020

**PERILAKU NASABAH TERHADAP LAYANAN *MOBILE BANKING*
PERBANKAN SYARIAH: EKSTENSI *TECHNOLOGY ACCEPTANCE*
*MODEL (TAM) DAN THEORY OF PLANNED BEHAVIOR (TPB)***

SKRIPSI

Diajukan untuk Memenuhi Sebagian Syarat Memperoleh Gelar Sarjana Ekonomi
pada Program Studi Ilmu Ekonomi dan Keuangan Islam



Oleh:

Nonah Siti Rojanah

1602483

**PROGRAM STUDI ILMU EKONOMI DAN KEUANGAN ISLAM
FAKULTAS PENDIDIKAN EKONOMI DAN BISNIS
UNIVERSITAS PENDIDIKAN INDONESIA
2020**

Nonah Siti Rojanah, 2020

**PERILAKU NASABAH TERHADAP LAYANAN *MOBILE BANKING* PERBANKAN SYARIAH: EKSTENSI
*TECHNOLOGY ACCEPTANCE MODEL (TAM) DAN THEORY OF PLANNED BEHAVIOR (TPB)***

Universitas Pendidikan Indonesia | repository.upi.edu | perpustakaan.upi.edu

**PERILAKU NASABAH TERHADAP LAYANAN *MOBILE BANKING*
PERBANKAN SYARIAH: EKSTENSI *TECHNOLOGY ACCEPTANCE*
*MODEL (TAM) DAN THEORY OF PLANNED BEHAVIOR (TPB)***

Oleh:
Nonah Siti Rojanah

Sebuah Skripsi yang Diajukan untuk Memenuhi Sebagian Syarat Memperoleh
Gelar Sarjana Ekonomi pada Program Studi Ilmu Ekonomi dan Keuangan Islam

© Nonah Siti Rojanah 2020
Universitas Pendidikan Indonesia
Juni 2020

Hak cipta dilindungi undang-undang.
Skripsi ini tidak boleh diperbanyak seluruhnya atau sebagian,
dengan dicetak ulang, difotokopi, atau cara lainnya tanpa izin dari penulis.

PERNYATAAN ORISINALITAS

Dengan ini saya menyatakan bahwa skripsi dengan judul “**Perilaku Nasabah Terhadap Layanan *Mobile Banking* Perbankan Syariah: Ekstensi *Technology Acceptance Model* (TAM) dan *Theory of Planned Behavior* (TPB)**” ini beserta seluruh isinya adalah benar-benar karya saya sendiri. Saya tidak melakukan penjiplakan atau pengutipan dengan cara-cara yang tidak sesuai dengan etika ilmu yang berlaku dalam masyarakat keilmuan. Atas pernyataan ini, saya siap menanggung resiko/sanksi apabila di kemudian hari ditemukan adanya pelanggaran etika keilmuan atau ada klaim dari pihak lain terhadap keaslian karya saya ini.

Bandung, Juni 2020

Yang Membuat Pernyataan



Nonah Siti Rojanah

NIM. 1602483

LEMBAR PENGESAHAN

Judul Skripsi : **Perilaku Nasabah Terhadap Layanan *Mobile Banking* Perbankan Syariah: Ekstensi *Technology Acceptance Model* (TAM) dan *Theory of Planned Behavior* (TPB)**

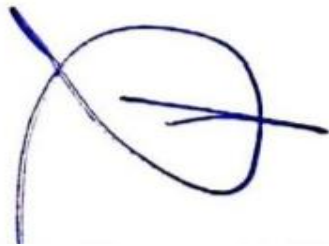
Penyusun : Nonah Siti Rojanah

NIM : 1602483

Program Studi : Ilmu Ekonomi dan Keuangan Islam

Bandung, Juni 2020

Dosen Pembimbing I,



Dr. Kusenendi, M.S.

NIP. 196001221984031003

Dosen Pembimbing II,



Neni Sri Wulandari, S.Pd, M.Si.

NIP. 198206052014042001

Mengetahui,

Ketua Program Studi Ilmu Ekonomi dan Keuangan Islam



Dr. A. Jajang W. Mahri, M.Si

NIP. 196412031993021001

Nonah Siti Rojanah, 2020

**PERILAKU NASABAH TERHADAP LAYANAN MOBILE BANKING PERBANKAN SYARIAH: EKSTENSI
TECHNOLOGY ACCEPTANCE MODEL (TAM) DAN THEORY OF PLANNED BEHAVIOR (TPB)**

Universitas Pendidikan Indonesia | repository.upi.edu | perpustakaan.upi.edu

Nonah Siti Rojanah (1602483). “Perilaku Nasabah Terhadap Layanan *Mobile Banking* Perbankan Syariah: Ekstensi *Technology Acceptance Model* (TAM) dan *Theory of Planned Behavior* (TPB)”. Pembimbing I: Dr. Kusnendi, M.S. Pembimbing II: Neni Sri Wulandari, S.Pd, M.Si.

ABSTRAK

Tujuan penelitian ini secara umum adalah untuk menguji teori *Technology Acceptance Model* (TAM) dan *Theory of Planned Behavior* (TPB) yakni untuk menganalisis pengaruh persepsi kemudahan terhadap persepsi kegunaan, persepsi kegunaan dan persepsi kemudahan penggunaan terhadap sikap nasabah, kemudian menganalisis pengaruh sikap nasabah terhadap *mobile banking*, norma subjektif dan persepsi kontrol perilaku terhadap intensi menggunakan *mobile banking* dan implikasinya terhadap perilaku menggunakan *mobile banking* pada nasabah bank syariah. Disamping itu, penelitian ini juga bertujuan untuk menganalisis bagaimana pengaruh tingkat motivasi spiritual terhadap intensi menggunakan *mobile banking*. Populasi dalam penelitian ini adalah nasabah bank syariah yang menggunakan layanan aplikasi *mobile banking*. Adapun teknik pengambilan sampel yang digunakan adalah *purposive sampling* dengan jumlah sampel sebanyak 100 orang. Metode yang digunakan dalam penelitian ini adalah metode kuantitatif dengan pendekatan kausalitas. Adapun teknik analisis data yang digunakan adalah *Structural Equation Modeling - Partial Least Squares* (SEM-PLS). Hasil dari penelitian ini menunjukkan bahwa persepsi kemudahan penggunaan berpengaruh positif dan signifikan terhadap persepsi kegunaan, kemudian persepsi kegunaan dan persepsi kemudahan penggunaan berpengaruh positif dan signifikan terhadap sikap nasabah, selanjutnya sikap nasabah terhadap *mobile banking*, persepsi kontrol perilaku dan tingkat motivasi spiritual berpengaruh positif dan signifikan terhadap intensi menggunakan *mobile banking* dan berimplikasi terhadap perilaku menggunakan *mobile banking*. Namun, norma subjektif memiliki pengaruh negatif dan tidak signifikan terhadap intensi menggunakan *mobile banking*. Penelitian ini diharapkan dapat memberikan manfaat bagi para *stakeholder* perbankan syariah di Indonesia dan memberikan informasi yang dibutuhkan sebagai upaya untuk meningkatkan penggunaan *mobile banking* perbankan syariah di Indonesia.

Kata Kunci: *mobile banking, technology acceptance model, theory of planned behavior, tingkat motivasi spiritual.*

Nonah Siti Rojanah (1602483). “Customer Behavior Towards Mobile Banking Services of Sharia Banking: An Extension Technology Acceptance Model (TAM) and Theory of Planned Behavior (TPB). Supervisor I: Dr. Kusnendi, M.S. Supervisor II: Neni Sri Wulandari, S.Pd, M.Si.

ABSTRACT

The purpose of this study in general is to test the theory of Technology acceptance Model (TAM) and Theory of Planned Behavior (TPB), namely to analyze the effect of perceived ease of use on perceived usefulness, perceived usefulness and perceived ease of use on customer attitudes, then analyze the effect of customer attitudes towards mobile banking, subjective norms, and perceived behavioral control on intention of using mobile banking and its implications towards the behavior of using mobile banking in Islamic bank customers. In addition, this study also aims to analyze how the effect of spiritual motivation level on intentions of using mobile banking. The population in this study is Islamic bank customers who use mobile banking application services. The sampling technique used was purposive sampling with a total sample of 100 people. The method used in this research is the quantitative method with a causality approach. The data analysis technique used is Structural Equation Modeling - Partial Least Squares (SEM-PLS). The results of this study indicate that the perceived ease of use has a positive and significant effect on perceived usefulness, then perceived usefulness and perceived ease of use have a positive and significant effect on customer attitudes, then the customer attitude towards mobile banking, perceptions of behavioral control and spiritual motivation level have a positive and significant effect on intention of using mobile banking and have implications for behavior of using mobile banking. However, the subjective norm has a negative and not significant effect on the intention of using mobile banking. This research is expected to provide benefits for stakeholders of Islamic banking in Indonesia and provide the information needed in an effort to increase the use of mobile banking of sharia banking in Indonesia.

Keywords: *mobile banking, technology acceptance model, theory of planned behavior, spiritual motivation level.*

DAFTAR ISI

ABSTRAK	i
ABSTRACT	ii
KATA PENGANTAR	Error! Bookmark not defined.
UCAPAN TERIMA KASIH	Error! Bookmark not defined.
DAFTAR ISI	iii
DAFTAR TABEL	Error! Bookmark not defined.
DAFTAR GAMBAR	Error! Bookmark not defined.
BAB I PENDAHULUAN	Error! Bookmark not defined.
1.1 Latar Belakang Masalah	Error! Bookmark not defined.
1.2 Pertanyaan Penelitian	Error! Bookmark not defined.
1.3 Tujuan Penelitian	Error! Bookmark not defined.
1.4 Manfaat Penelitian	Error! Bookmark not defined.
BAB II TELAAH PUSTAKA, KERANGKA PEMIKIRAN DAN HIPOTESIS PENELITIAN	Error! Bookmark not defined.
2.1 Telaah Pustaka	Error! Bookmark not defined.
2.1.1 <i>Mobile Banking</i> Perbankan Syariah....	Error! Bookmark not defined.
2.1.2 Konsep Teori Penerimaan Teknologi .	Error! Bookmark not defined.
2.1.3 Konsep Teori <i>Technology Acceptance Model</i> (TAM).....	Error! Bookmark not defined.
2.1.4 Konsep <i>Theory of Planned Behavior</i> (TPB)	Error! Bookmark not defined.
2.1.5 Model Kombinasi <i>Technology Acceptance Model</i> (TAM) dan <i>Theory of Planned Behavior</i> (TPB).....	Error! Bookmark not defined.
2.1.6 Tingkat Motivasi Spiritual	Error! Bookmark not defined.
2.1.7 Penelitian Terdahulu	Error! Bookmark not defined.
2.2 Kerangka Pemikiran dan Hipotesis Penelitian	Error! Bookmark not defined.
2.2.1 Keterkaitan Persepsi Kemudahan Penggunaan dengan Persepsi Kegunaan	Error! Bookmark not defined.
2.2.2 Keterkaitan Persepsi Kegunaan dengan Sikap terhadap <i>Mobile Banking</i>	Error! Bookmark not defined.
2.2.3 Keterkaitan Persepsi Kemudahan Penggunaan dengan Sikap terhadap <i>Mobile Banking</i>	Error! Bookmark not defined.
2.2.4 Keterkaitan Sikap terhadap <i>Mobile Banking</i> dengan Intensi Menggunakan <i>Mobile Banking</i>	Error! Bookmark not defined.
2.2.5 Keterkaitan Norma Subjektif dengan Intensi Menggunakan <i>Mobile Banking</i>	Error! Bookmark not defined.
2.2.6 Keterkaitan Persepsi Kontrol Perilaku dengan Intensi Menggunakan <i>Mobile Banking</i>	Error! Bookmark not defined.
2.2.7 Keterkaitan Tingkat Motivasi Spiritual dengan Intensi Menggunakan <i>Mobile Banking</i>	Error! Bookmark not defined.
2.2.8 Keterkaitan Intensi Menggunakan <i>Mobile Banking</i> dengan Perilaku Menggunakan <i>Mobile Banking</i>	Error! Bookmark not defined.

BAB III OBJEK, METODE DAN DESAIN PENELITIANError! Bookmark not defined.

- 3.1 Objek Penelitian Error! Bookmark not defined.
- 3.2 Metode Penelitian..... Error! Bookmark not defined.
- 3.3 Desain Penelitian..... Error! Bookmark not defined.
 - 3.3.1 Definisi Operasional Variabel Error! Bookmark not defined.
 - 3.3.2 Populasi dan Sampel Penelitian Error! Bookmark not defined.
 - 3.3.3 Instrumentasi dan Teknik Pengumpulan DataError! Bookmark not defined.
 - 3.3.4 Teknik Analisis Data Error! Bookmark not defined.

BAB IV HASIL PENELITIAN DAN PEMBAHASANError! Bookmark not defined.

- 4.1 Gambaran Umum Subjek Penelitian Error! Bookmark not defined.
 - 4.1.1 Profil Singkat Bank Umum Syariah (BUS)Error! Bookmark not defined.
 - 4.1.2 Karakteristik Responden Error! Bookmark not defined.
- 4.2 Hasil Penelitian dan Pembahasan..... Error! Bookmark not defined.
 - 4.2.1 Analisis Data dengan *Structural Equation Modeling - Partial Least Squares* (SEM-PLS) Error! Bookmark not defined.
 - 4.2.2 Gambaran Umum Objek Penelitian.... Error! Bookmark not defined.
 - 4.2.3 Pengujian dan Pembahasan Hipotesis PenelitianError! Bookmark not defined.

BAB V SIMPULAN, IMPLIKASI DAN REKOMENDASIError! Bookmark not defined.

- 5.1 Simpulan Error! Bookmark not defined.
- 5.2 Implikasi dan Rekomendasi Error! Bookmark not defined.

DAFTAR PUSTAKA v

LAMPIRAN Error! Bookmark not defined.

DAFTAR PUSTAKA

- Abdillah, W., & Jogyanto. (2015). *Partial Least Square (PLS) : Alternatif Structural Equation Modeling (SEM) Dalam Penelitian Bisnis*. Yogyakarta: Andi.
- Abdulkadir, N., Galoji, S. I., & Razak, R. B. (2013). An Investigation into the Adoption of Mobile Banking in Malaysia. *American Journal of Economics* , Vol. 3, No. 3 , 153-158.
- Aboelmaged, M. G., & Gebba, T. R. (2013). Mobile Banking Adoption: An Examination of Technology Acceptance Model and Theory of Planned Behavior. *International Journal of Business Research and Development*, Vol. 2, No. 1 , 35-50.
- Adhiputra, M. W. (2015). Aplikasi Technology Acceptance Model terhadap Pengguna Layanan Internet Banking. *Aplikasi Technology Acceptance Model terhadap Pengguna Layanan Internet Banking. Jurnal Bisnis dan Komunikasi*, 2 (1) , 52 - 63.
- Afshan, S., & Sharif, A. (2016). Acceptance of Mobile Banking Framework in Pakistan. *Telematics and Informatics*, Vol. 33, No. 3 , 370–387.
- Ajzen, I. (2005). *Attitudes, Personality and Behavior Second Edition*. Berkshire, UK: Open University Press - McGraw Hill Education.
- Ajzen, I. (1991). The Theory of Planned Behavior. *Organizational Behavior and Human Decision Processes*. Vol. 50 , 179-211.
- Akturan, U., & Tezean, N. (2012). Mobile Banking Adoption of The Youth Market Perceptions and Intensions. *Journal Marketing Intelligence and Planning*, Vol. 30, No.4 , 444-459.
- Al-Ajam, A. S., & Nor, K. M. (2013). Customers'Adoption of Internet Banking Service: An Empirical Examination of The Theory of Planned Behavior in Yemen. *International Journal of Business and Commerce*, Vol. 2, No. 5 , 44-58.
- Alalwan, A. A., Dwivedi, Y. K., Rana, N. P., & Williams, M. D. (2016). Consumer Adoption of Mobile banking in Jordan: Examining The Role of Usefulness, Ease of Use, Perceived Risk and Self-Efficacy. *Journal of Enterprise Information Management*, Vol. 29, No. 1 , 118-139.

- Alkafagi, A. A., Romli, R. B., Bahaudin, A. Y., Alekam, J. M., & Salameh, A. A. (2015). Actual Transaction Behavior of Internet Banking Services among Iraqis Customers Using PLS Approach Services among Iraqis Customers Using PLS Approach . *International Journal of Scientific and Research Publications*, Volume 5, Issue 2 , 1-9.
- Al-Majali, M. M., & Mat, N. N. (2010). Applications of Planned Behavior Theory on Internet Banking Services Adoption in Jordan: Structural Equation Modeling Approach. *China-USA Business Review*, Volume 9, No.12 , 1-12.
- Alomary, A., & Woollard, J. (2015). How is Technology Accepted By Users? A Review of Technology Acceptance Models and Theories. *Proceedings of The IRES 17th International Conference*, (pp. 978-988). London, United Kingdom.
- Antara News. (2019, November 22). *BSM Dongkrak Jumlah Pengguna Mobile Banking*. Retrieved Mei 5, 2020, from antaranews.com: <https://www.m.antaranews.com/amp/berita/1176351/bsm-dongkrak-jumlah-pengguna-mobile-banking>
- Arifin, T. (2013). Teori dan Teknik Pembuatan Desain Penelitian. *Jurnal Penelitian* , 3.
- Arthana, Y. W., & Rukhviyanti, N. (2015). Pengaruh Minat Individu Terhadap Penggunaan Mobile Banking (M-Banking): Model Kombinasi Technology Acceptance Model (TAM) dan Theory Of Planned Behavior (TPB). *Jurnal Informasi*, Vol. 7, No.1 , 25-44.
- Arumi, A., & Yanto, H. (2019). Antecedents of Usage of Electronic Banking Services among Students (A Study of Technology Acceptance Model). *Economic Education Analysis Journal* , 130-147.
- Azwar, S. (2006). *Penyusunan Skala Psikologi*. Yogyakarta: Pustaka Pelajar.
- Baharuddin. (2007). *Paradigma Psikologi Islami: Studi tentang Elemen Psikologi dari al-Qur'an, cet. ke-2*. Yogyakarta: Pustaka Pelajar.
- Bank Muamalat. (2016). *Consumer & Retail Banking*. Retrieved Februari 27, 2020, from www.bankmuamalat.co.id: <https://www.bankmuamalat.co.id/produk-layanan-consumer>

- Bank Muamalat. (2016). *Profil Bank Muamalat*. Retrieved Februari 27, 2020, from www.bankmuamalat.co.id:https://www.bankmuamalat.co.id/profil-bank-muamalat
- Bank Muamalat. (2016). *Visi Misi*. Retrieved Februari 27, 2020, from [www.bankmuamalat.co.id: https://www.bankmuamalat.co.id/visi-misi](http://www.bankmuamalat.co.id:https://www.bankmuamalat.co.id/visi-misi)
- Batista, M., & Pratiwi, R. (2016). Analisis Faktor-Faktor Yang Mempengaruhi Minat Nasabah Menggunakan Internet Banking (Studi Kasus Nasabah Bank BCA di Kota Palembang). *Jurnal Akuntansi STIE Multi Data Palembang* , 1 - 17.
- BCA Syariah. (2020). *Produk*. Retrieved Februari 25, 2020, from [www.bcsyariah.co.id: https://www.bcsyariah.co.id/produk/](http://www.bcsyariah.co.id:https://www.bcsyariah.co.id/produk/)
- BCA Syariah. (2020). *Profil Korporasi*. Retrieved Februari 25, 2020, from [www.bcsyariah.co.id: https://www.bcsyariah.co.id/profil-korporasi/sejarah/](http://www.bcsyariah.co.id:https://www.bcsyariah.co.id/profil-korporasi/sejarah/)
- BCA Syariah. (2020). *Profil Korporasi*. Retrieved Februari 25, 2020, from [www.bcsyariah.co.id: https://www.bcsyariah.co.id/profil-korporasi/profil-perusahaan/](http://www.bcsyariah.co.id:https://www.bcsyariah.co.id/profil-korporasi/profil-perusahaan/)
- Belousova, V., & Chichkanov, N. (2015). Mobile Banking in Russia: User Intention towards Adoption. *Foresight and STI Governance, Vol. 9, No 3* , 26–39.
- BNI Syariah. (2020). *Profile Perusahaan*. Retrieved Februari 27, 2020, from [www.bnisyariah.co.id: https://www.bnisyariah.co.id/profileperusahaan/](http://www.bnisyariah.co.id:https://www.bnisyariah.co.id/profileperusahaan/)
- BNI Syariah. (2020). *Sejarah*. Retrieved Februari 27, 2020, from [www.bnisyariah.co.id: https://www.bnisyariah.co.id/sejarah/](http://www.bnisyariah.co.id:https://www.bnisyariah.co.id/sejarah/)
- BNI Syariah. (2020). *Visi Misi*. Retrieved Februari 27, 2020, from [www.bnisyariah.co.id: https://www.bnisyariah.co.id/visimisi/](http://www.bnisyariah.co.id:https://www.bnisyariah.co.id/visimisi/)
- BRI Syariah. (2017). *Detail Produk*. Retrieved Maret 13, 2020, from [brisyariah.co.id: https://www.brisyariah.co.id/detailProduk.php?&f=16](http://brisyariah.co.id:https://www.brisyariah.co.id/detailProduk.php?&f=16)
- BRI Syariah. (2017). *Sejarah BRISyariah*. Retrieved Maret 11, 2020, from [www.brisyariah.co.id: https://www.brisyariah.co.id/tentang_kami.php?f=sejarah](http://www.brisyariah.co.id:https://www.brisyariah.co.id/tentang_kami.php?f=sejarah)

- BRI Syariah. (2017). *Visi dan Misi*. Retrieved Februari 27, 2020, from [brisyariah.co.id:
https://www.brisyariah.co.id/tentang_kami.php?f=visimisi](https://www.brisyariah.co.id/tentang_kami.php?f=visimisi)
- Cangur, S., & Ercan, I. (2015). Comparison of Model Fit Indices Used in Structural Equation Modeling Under Multivariate Normality. *Journal of Modern Applied Statistical Methods*, Vol. 14, No. 1 , 152 – 167.
- Chapra, M. U. (1990). *What is Islamic Economics*. Jeddah: IRTI IDB.
- Chin, W. W. (1998). *The Partial Least Square Approach to Structural Equation Modeling: Modern Methods for Business Research*. University of Huston: Lawrence Erlbaum Associates Publisher.
- CNBC Indonesia. (2018, Februari 19). *Belum Sepenuhnya Digital, Akses Bank Lewat Internet Rendah*. Retrieved Mei 5, 2020, from [cnbcindonesia.com:
https://www.cnbcindonesia.com/tech/20180219175248-37-4772/belum-sepenuhnya-digital-akses-bank-lewat-internet-rendah](https://www.cnbcindonesia.com/tech/20180219175248-37-4772/belum-sepenuhnya-digital-akses-bank-lewat-internet-rendah)
- CNN Indonesia. (2019, Juni 14). *25 Persen Milenial Hindari Bantu Orang Tua yang 'Gaptek'*. Retrieved April 30, 2020, from [cnnindonesia.com:
https://m.cnnindonesia.com/20190613140920-185-402994/25-persen-milenial-hindari-bantu-orang-tua-yang-gaptek/](https://m.cnnindonesia.com/20190613140920-185-402994/25-persen-milenial-hindari-bantu-orang-tua-yang-gaptek/)
- Creswell, J. (2014). *Research Design : Qualitative, Quantitative, and Mixed Methods Approaches, 4 Edition*. London: Sage.
- Crow, & Crow. (1973). *An Outline of Psikology*. Surabaya: PT Bina Ilmu.
- Davis. (1986). *Technology Acceptance Model for Empirically Testing New End-User Information Systems Theory and Results*. Unpublished Doctoral Dissertation MIT.
- Davis, F. D. (1989). Perceived Usefulness, Perceived Ease of Use, and User Acceptance of Information Technology. *MIS Quarterly*, Vol. 13, No. 3 , 319-340.
- Davis, F., & Venkatesh, V. (1996). A Model of The Antecedents of Perceived Ease of Use: Development and Test. *Decision Science*, Vol. 27 No. 3 , 451-470.

- De Young, R., Lang, W., & Nolle, D. (2007). How The Internet Affects Output and Performance at Community Banks. *Journal of Banking and Finance*, Vol.31 , 1033-1060.
- Echchabi, A., Hajri, S. A., & Tanas, I. N. (2019). Analysis of E-Banking Acceptance in Oman: The Case of Islamic Bank's Customers. *International Journal of Islamic Economics and Finance*, Vol. 1, No.2 , 146-164.
- Fauzia, E., Subekti, I., & Fuad, A. (2015). Determinan Perilaku Nasabah Pengguna Mobile Banking: Model Decomposed Theory of Planned Behavior. *Jurnal Ekonomi dan Keuangan*, Vol. 19, No. 3 , 378-396.
- Fawzy, S. F., & Esawai, N. (2017). Internet Banking Adoption in Egypt: Extending Technology Acceptance Model. *Journal of Business and Retail Management Research*, Vol. 12, Issue 1 , 109-118.
- Ferdinand, A. (2014). *Metode Penelitian Manajemen*. Semarang: Badan Penerbit Universitas Diponegoro.
- Fishbein, M., & Ajzen, I. (1975). *Beliefs, Attitude, Intention, and Behavior: An Introduction to Theory and Research*. Addison-Wesley: Reading, MA.
- Garson, G. D. (2016). *Partial Least Squares : Regression & Structural Equation Models*. USA: Statistical Associates Publishing.
- Geo, R. G., Shaikh, A. A., & Karjaluoto, H. (2017). Mobile Banking Services Adoption in Pakistan: Are There Gender Differences. *International Journal of Bank Marketing*, Volume 35, Issue 7 , 1090-1114.
- Ghozali, I. (2014). *Structural Equation Modeling: Metode Alternatif dengan Partial Least Square (PLS)* . Semarang: Badan Penerbit Universitas Diponegoro.
- Ghozali, I., & Latan, H. (2015). *Partial Least Squares Konsep, Teknik dan Aplikasi Menggunakan Program SmartPLS 3.0. Ed. Ke-2*. Semarang: Badan Penerbit Universitas Diponegoro.
- Gunawan, A. (2014). Aplikasi Technology of Acceptance Model (TAM) pada Minat Nasabah untuk Menggunakan Internet Banking. *Jurnal Nominal*, Vol. 3, No.2 , 55-74.

- Hair, F., Anderson, R., Tatham, R., & Black, W. (2006). *Multivariate Data Analysis With Reading, Edisi keenam*. New Jersey: Prentice-Hall International, Inc.
- Hair, J. F., Hult, G. T., Ringle, C. M., & Sarstedt, M. (2017). *A Primer on Partial Least Squares Structural Equation Modeling (PLS-SEM)*. London: SAGE Publications, Inc.
- Hasbullah, N. A., Khairi, K. F., & Ab. Aziz, M. R. (2015). The Theory of Planned Behaviour and The Impact of Moral Norm. *Studies in Social Sciences and Humanities, Vol. 3, No. 2*.
- Hendra, J., & Iskandar, A. (2016). Aplikasi Model TAM terhadap Penggunaan Layanan Internet Banking di Kantor Bank Jatim Cabang Situbondo. *Jurnal Ecobuss, Vol 4 (1)*, 1 - 9.
- Henseler, J., Ringle, C., & Sarstedt, M. (2015). A New Criterion for Assessing Discriminant Validity in Variance Based Structural Equation Modeling. *Journal of The Academy of Marketing Science, Vol. 43*, 115 – 135.
- Herianingrum, S., & Ramadhan, R. (2017). Persepsi Kemudahan, Penggunaan, Persepsi Kredibilitas, Dan Persepsi Harga Terhadap Niat Nasabah Menggunakan Layanan Mobile Banking (Studi Kasus Pada Bank Syariah Mandiri Surabaya). *Jurnal Ekonomi Syariah Teori Dan Terapan, Vol. 4, No. 6*, 478-479.
- Hijriah, H. Y. (2016). Spiritualitas Islam dalam Kewirausahaan. *Jurnal Tsaqafah, Vol. 12, No. 1*, 206.
- Hong, I. B. (2019). Understanding and Predicting Behavioral Intention to Adopt Mobile Banking: The Korean Experience. *Journal of Global Information Management, Vol. 27, Issue 3*, 182-202.
- Hussein, A. S. (2015). *Penelitian Bisnis dan Manajemen Menggunakan Partial Least Squares (PLS) dengan smartPLS 3.0*.
- Inayah, N., Agriyanto, R., & Warno. (2018). The Role of Spirituality in The Behavior of Sharia Bank Mobile Banking : Evidence From Indonesia. *Jurnal Penelitian Sosial Keagamaan, Vol. 26, No.1*, 197-224.
- Jauhari, H. (2010). *Pedoman Penulisan Karya Ilmiah*. Bandung: Pustaka Setia.
- Jogiyanto. (2007). *Sistem Informasi Keperilakuan (Edisi Revisi ed.)*. Yogyakarta: C.V Andi Offset.

- Jogiyanto, & Abdillah, W. (2009). *Konsep & Aplikasi PLS (Partial Least Square) untuk Penelitian Empiris*. Yogyakarta: BPFE .
- Kanimozhi, S., & Selvarani, A. (2019). Application of The Decomposed Theory of Planned Behavior in Technology Adoption: A Review. *International Journal of Research and Analytical Reviews*, Vol. 6, Issue 2 , 735-739.
- Kardiono, B. S. (2017). Analisis Perilaku Pengguna Layanan internet Banking Dengan Menggunakan Pendekatan Technology Acceptance Model dan Perceived Enjoyment di Surabaya. *Jurnal Universitas Kristen Petra* , 122-139.
- Karimuddin, A. (2015, Februari 20). *MEF: Penggunaan Mobile Banking Capai 80% di Indonesia, Isu Kepercayaan Menjadi Masalah Terbesar*. Retrieved April 28, 2019, from dailysocial.id: <https://dailysocial.id/post/mobile-banking-indonesia/>
- Kata Data. (2018, Februari 20). *Hanya 7,39% Pengguna Internet Indonesia Pakai Aplikasi Perbankan*. Retrieved April 28, 2019, from katadata.co.id: <https://katadata.co.id/berita/2018/02/20/hanya-739-pengguna-internet-indonesia-pakai-aplikasi-perbankan&hl=id-ID&tg=326&pt=3>
- Kata Data. (2019, Mei 16). *Survei APJII: Penetrasi Pengguna Internet di Indonesia Capai 64,8%*. Retrieved April 23, 2020, from katadata.co.id: <https://katadata.co.id/amp/sortatobing/digital/5e9a51915cd3b/survei-apjii-penetrasi-pengguna-internet-di-indonesia-capai-648>
- Kazemi, A., Nilipour, A., Kabiry, N., & Hoseini, M. M. (2013). Factors Affecting Isfahanian Mobile Banking Adoption Based on The Decomposed Theory of Planned Behavior. *International Journal of Academic Research in Business and Social Sciences*, Vol. 3, No. 7 , 230-245.
- Khan, A. P., Khan, S., & Xiang, I. A. (2017). Factors Influencing Consumer Intentions to Adopt Online Banking in Malaysia. *Business and Economic Review*, Vol. 9, No. 2 , 101-134.
- Khasawneh, M. H. (2015). A Mobile Banking Adoption Model in The Jordanian Market: An Integration of TAM with Perceived Risks and Perceived Benefits. *Journal of Internet Banking and Commerce*, Vol. 20, No. 3 , 1-35.
- Khasawneh, M. H., & Irshaidat, R. (2017). Empirical Validation of The Decomposed Theory of Planned Behaviour Model Within The Mobile

Banking Adoption Context. *International Journal Electronic Marketing and Retailing*, Vol. 8, No. 1 , 58-76.

Kompas. (2018, Februari 19). *APJII: Paling Rendah, Penggunaan Internet untuk Layanan Perbankan*. Retrieved Mei 5, 2020, from Kompas.com: <https://www.kompas.com/ekonomi/read/2018/02/19/183000426/apjii--paling-rendah-penggunaan-internet-untuk-layanan-perbankan>

Kompas. (2019). *BNI Syariah Genjot Literasi Keuangan Syariah dengan Industri 4.0*. Retrieved April 11, 2020, from Kompas.com: <https://www.kompas.com/money/read/2019/05/01/104100326/bni-syariah-genjot-literasi-keuangan-syariah-dengan-industri-4.0>

Kontan. (2019, Oktober 31). *Kuartal III-2019, Transaksi Mobile Banking Sejumlah Bank Tumbuh Signifikan*. Retrieved November 20, 2019, from kontan.co.id: <https://kontan.co.id/news/kuartal-iii-2019-transaksi-mobile-banking-sejumlah-bank-tumbuh-signifikan>

Kotler, P., & Amstrong, G. (2010). *Principles of Marketing (Edisi 13)*. United States of America: Pearson.

Kurniawan, D., Samuel, H., & Japariato, E. (2013). Analisis Penerimaan Nasabah terhadap Layanan Mobile Banking dengan menggunakan Pendekatan Technology Acceptance Model dan Theory Of Reasoned Action. *Jurnal Manajemen Pemasaran Vol. 1, No. 1* , 1-13.

Kurniawati, H. A., Winarmo, W. A., & Arif, A. (2017). Analisis Minat Pengguna Mobile Banking dengan Pendekatan Technology Acceptance Model (TAM) yang Telah Dimodifikasi. *Jurnal Ekonomi Bisnis dan Akuntansi, Vol. 4, No. 1* , 24.

Latan, H., & Noonan, R. (2017). *Partial Least Squares Path Modeling Basic Concepts, Methodological Issues and Applications*. Switzerland : Springer International Publishing AG.

Maholtra, P., & Singh, B. (2006). The Impact of Internet Banking on Banks Performance : The Indian Experience . *South Asian Journal of Management* .

Mallat, N. (2007). Exploring consumer adoption of mobile payments – A qualitative Study. *Journal of Strategic Information Systems, Vol 16* , 413–432.

- Mandiri Syariah. (2017). *Visi dan Misi*. Retrieved Februari 27, 2020, from www.mandirisyariah.co.id: <https://www.mandirisyariah.co.id/visimisi/>
- Margaretha, F. (2015). Dampak Electronic Banking Terhadap Kinerja Perbankan Indonesia. *Jurnal Keuangan dan Perbankan*, Vol.19, No.3 , 514–524.
- Maslow, A. H. (2013). *Motivasi dan Kepribadian (Teori Motivasi dengan Pendekatan Hierarki Kebutuhan Manusia)*. Jakarta: PT PBP.
- Merdeka. (2019, Desember 9). *Per Oktober, OJK Catat Jumlah Nasabah Bank Syariah Capai 31,89 Juta*. Retrieved Januari 21, 2020, from [merdeka.com: https://m.merdeka.com/uang/per-oktober-ojk-catat-jumlah-nasabah-bank-syariah-capai-3189-juta.html](https://m.merdeka.com/uang/per-oktober-ojk-catat-jumlah-nasabah-bank-syariah-capai-3189-juta.html)
- Momani, A. M., & Jamous, M. M. (2017). The Evolution of Technology Acceptance Theories. *International Journal of Contemporary Computer Research (IJCCR)*, Vol. 1, No. 1 , 51-58.
- Mostafa, A. A., & Eneizan, B. (2018). Factors Affecting Acceptance of Mobile Banking in Developing Countries. *International Journal of Academic Research in Business and Social Sciences*, Vol. 8, No.1 , 340–351.
- Muflih, M., & Juliana, J. (2020). Halal Labeled Food Shopping Behavior: The Role of Spirituality, Image, Trust, and Satisfaction. *Journal of Islamic Marketing*, Vol. 11, Issue 3 .
- Muhamad. (2008). *Metodologi Penelitian Ekonomi Islam*. Jakarta: Rajagrafindo Persada.
- Mukhlis, A. (2013). Analisis Faktor-Faktor yang Memengaruhi Tingkat Kepatuhan Membayar Zakat (Studi Kasus Kabupaten Bogor). *Jurnal Al-Muzaraah*, Vol.1, No. 1 .
- Munir, A. R. (2013). Faktor-faktor yang Mempengaruhi Behavioral Intention Nasabah untuk Menggunakan Layanan Mobile Banking di Sulawesi Selatan. *Disertasi* , 1-261.
- Muzurura, J., & Chigora, F. (2019). Consumers' Behavioral Intention to Adopt Mobile Banking in Rural Sub-Saharan Africa Using An Extension of Technology Acceptance Model: Lessons From Zimbabwe. *International Journal of Business, Economics and Management*, Vol. 6, No. 6 , 316-334.

- Okezone. (2017, Juni 16). *Bank Syariah Perlu Dorong Infrastruktur Teknologi Informasi*. Retrieved April 20, 2020, from [economy.okezone.com: https://www.economy.okezone.com/bank-syariah-perlu-dorong-infrastruktur-teknologi-informasi](https://www.economy.okezone.com/bank-syariah-perlu-dorong-infrastruktur-teknologi-informasi)
- Osman, A. F., Mohammed, M. O., & Fadzil, A. (2016). Factor Influencing Cash Waqf Giving Behavior: A Revised Theory Of Planned Behavior. *Journal of Global Business and Social Entrepreneurship (GBSE)* , 12–25.
- Otoritas Jasa Keuangan. (2019). *Indeks Inklusi dan Literasi Keuangan Syariah*. Retrieved Mei 5, 2020, from [ojk.go.id: https://www.ojk.go.id](https://www.ojk.go.id)
- Otoritas Jasa Keuangan. (2019, Januari). *Statistik Perbankan Syariah OJK*. Retrieved November 21, 2019, from [www.ojk.go.id: https://www.ojk.go.id/id/kanal/syariah/data-dan-statistik/statistik-perbankan-syariah/Documents/Pages/Statistik-Perbankan-Syariah---Januari-2019/SPS%20Januari%202019.pdf](https://www.ojk.go.id/id/kanal/syariah/data-dan-statistik/statistik-perbankan-syariah/Documents/Pages/Statistik-Perbankan-Syariah---Januari-2019/SPS%20Januari%202019.pdf)
- Puriwat, W., & Tripopsakul, S. (2017). Mobile Banking Adoption in Thailand: An Integration of Technology Acceptance Model and Mobile Service Quality. *European Research Studies Journal, Volume XX, Issue 4A* , 200-210.
- Rahadi, D., & Zainal. (2015). Analisis Technology Acceptance Model pada Industri Perbankan. *Jurnal Sistem Informasi, Vol. 7, No. 2* , 837-851.
- Rahayu, I. S. (2015). Minat Nasabah Menggunakan Mobile Banking dengan Menggunakan Kerangka Technology Acceptance Model (TAM). *Jurnal Ekonomi Syariah Indonesia, Vol.5, No.2* , 138-150.
- Rahmawaty, A. (2016). Model Perilaku Penerimaan Internet Banking di Bank Syari'ah : Peran Motivasi Spiritual. *Annual International Conference On Islamic Studies*, (pp. 1784 -1807).
- Rahmawaty, A. (2016). *Spiritual Motivation on Syariah Marketing: Cara Jitu Meningkatkan Loyalitas Nasabah Bank Syariah*. Yogyakarta: IDEA Press.
- Ramdhani, N. (2011). Penyusunan Alat Pengukur Berbasis Theory of Planned Behavior. *Buletin Psikologi, Vol. 19, No. 2* , 55 - 69.

- Restyandito, & Kurniawan, E. (2017). Pemanfaatan Teknologi Oleh Orang Lanjut Usia. *Prosiding Seminar Nasional XII "Rekayasa Teknologi Industri dan Informasi"*, (pp. 49-53). Yogyakarta.
- Safeena, R., Date, H., Hundewale, N., & Kammani, A. (2013). Combination of TAM and TPB in Internet Banking Adoption. *International Journal of Computer Theory and Engineering*, Vol. 5, No.1 , 146-150.
- Santhanam, R., & Hartono, E. (2003). Issues in Linking Information Technology Capability to Firm Performance. *MIS Quarterly*, Vol 27 (1) , 125–153.
- Sarker, S., & Wells, J. (2003). Understanding Mobile Handheld Device Use and Adoption. *Communications of the ACM*, 46(12) , 35 – 40.
- Sekaran, U. (2017). *Research Methods For Business*. United States of America: John Willey and Sons.
- Sekaran, U., & Bougie, R. (2016). *Research Methods for Business 7th ed.* . Chichester: John Wiley & Sons Ltd.
- Sekaran, U., & Bougie, R. (2013). *Research Methods for Business: A Skill Building Approach*. West Sussex, Inggris: John Wiley and Sons Ltd.
- Seni, N. N., & Ratnadi, N. M. (2017). Theory Of Planned Behavior untuk Memprediksi Niat Berinvestasi. *E-Jurnal Ekonomi dan Bisnis Universitas Udayana*, Vol 6, No.12 , 4043-4068.
- Shibiel, S. O., & Ahmad, M. A. (2016). A Theoretical Discussion of Electronic Banking in Jordan by Integrating Technology Acceptance Model and Theory of Planned Behavior. *International Journal of Academic Research in Accounting, Finance and Management Sciences*, Vol. 6, No. 3 , 272-284.
- Siraye, Z. (2014). Customers' Adoption of Electronic Banking Services Channels in Ethiopia: An Integration of Technology Acceptance Model and Perceived Risk with Theory of Planned Behavior. *International Journal Electronic Finance*, Vol. 8, No.1 , 21-34.
- Siyal, A. W., Donghong, D., Umrani, W. A., Siyal, S., & Bhand, S. (2019). Predicting Mobile Banking Acceptance and Loyalty in Chinese Bank Customers. *Journal SAGE Open*, Vol. 9, No. 2 , 1-21.

- Sohaila, M. S., & Al-Jabrib, I. M. (2014). Attitudes Towards Mobile Banking: Are There Any Differences Between Users and Non Users? *Journal Behaviour & Information Technology*, Vol. 33, No. 4 , 335–344.
- Sudaryantia, D. S., Sahronib, N., & Kurniawati, A. (2018). Analisis Pengaruh Mobile Banking Terhadap Kinerja Perusahaan Sektor Perbankan yang Tercatat di Bursa Efek Indonesia. *Jurnal Ekonomi Manajemen*, Vol.4, No. 2 , 96-107.
- Sulistiyarini, S. (2013). Pengaruh Minat Individu Terhadap Penggunaan Mobile banking: Model Kombinasi Teknologi Acceptance Model (TAM) dan Theory Of Planned Behaviour (TPB). *Jurnal Ekonomi Universitas Brawijaya Malang* .
- Surendran, P. (2012). Technology Acceptance Model: A Survey of Literature. *International Journal of Business and Social Research (IJBSR)*, Vol.2, No.4 , 175-178.
- Suryana. (2010). *Metodologi Penelitian : Model Praktis Penelitian Kuantitatif dan Kualitatif*. Bandung: Universitas Pendidikan Indonesia.
- Suryani, & Hendryadi. (2015). *Metode Riset Kuantitatif Teori dan Aplikasi pada Penelitian Bidang Manajemen dan Ekonomi Islam*. Jakarta: Prenada Media Group.
- syariahbank.com. (2015). *Profil dan Produk Bank Mandiri Syariah*. Retrieved Februari 27, 2020, from [www.syariahbank.com: https://www.syariahbank.com/profil-dan-produk-bank-mandiri-syariah/](https://www.syariahbank.com/profil-dan-produk-bank-mandiri-syariah/)
- Tan, M., & Teo, T. S. (2000). Factors Influencing the Adoption of Internet Banking. *Journal of The Association for Information Systems*, Volume 1, Article 5 , 1-42.
- Taylor, S., & Todd, P. A. (1995). Understanding Information Technology Usage: A Test of Competing Models. *Information System Research*. Vol 6 (2) , 144-176.
- Tempo. (2019, Desember 19). *Internet dan Mobile Banking Dominasi Pembayaran Belanja Online*. Retrieved April 29, 2020, from [bisnis.tempo.co: https://bisnis.tempo.co/amp/1285298/internet-dan-mobile-banking-dominasi-pembayaran-belanja-online/](https://bisnis.tempo.co/amp/1285298/internet-dan-mobile-banking-dominasi-pembayaran-belanja-online/)
- Tjini, S., & Baridwan, Z. (2013). Pengaruh Kepercayaan, Persepsi Kegunaan, Persepsi Kemudahan, dan Persepsi Kenyamanan Terhadap Minat

Penggunaan Sistem Internet Banking . *Jurnal Ilmiah Mahasiswa, Vol.1, No.1* , 1-21.

Travelmaker. (2018, February 20). *Inilah Data Penetrasi & Perilaku Pengguna Internet Indonesia Tahun 2017 Hasil Survey APJII*. Retrieved April 28, 2019, from travelmaker.id: <https://travelmaker.id/2018/02/20/inilah-data-penetrasi-perilaku-pengguna-internet-indonesia-tahun-2017-hasil-survey-apjii/>

Turban, E., King, D., Lee, J. K., & Liang, T.-P. (2015). *Electronic Commerce: A Managerial and Social Networks Perspective*. Switzerland: Springer International Publishing.

Varma, A. (2018). Mobile Banking Choices of Entrepreneurs: A Unified Theory of Acceptance and Use of Technology (UTAUT) Perspective. *Theoretical Economics Letters, Vol. 8* , 2921-2937.

Venkatesh, V., & Davis, F. D. (2000). A Theoretical Extension of the Technology Acceptance Model : Four Longitudinal Field Studies. *Management Science, Vol. 46, No. 2* , 186-204.

Wijaya, S. W. (2006). Kajian Teoritis Technology Acceptance Model Sebagai Model Pendekatan Untuk Menentukan Strategi Mendorong Kemauan Pengguna dalam Menggunakan Teknologi Informasi dan Komunikasi. *Prosiding Konferensi Nasional Sistem Informasi*. Yogyakarta.

Wong. (2013). Partial Least Squares Structural Equation Modeling (PLS-SEM) Techniques Using SmartPLS. *Marketing Bulletin, Vol.24, No.1* .

Wulandari, N. P., & Moeliono, N. N. (2017). Analisis Faktor-faktor Penggunaan Layanan Mobile Banking di Bandung. *Bisnis dan IPTEK, Vol. 10, No. 2* , 139-149.

Yahyapour, N. (2008). Determining Factors Affecting Intention to Adopt Banking Recommender System, Case of Iran. *Tesis Lulea University of Technology Division of Industrial Marketing and E-Commerce* .

Yasa, N. N., Ratnaningrum, L. P., & Sukaatmaja, P. G. (2014). The Application of Technology Acceptance Model on Internet Banking Users in the City of Denpasar. *Manajemen dan Kewirausahaan, Vol. 16, No. 2* , 93 - 102.

Nonah Siti Rojanah, 2020

*PERILAKU NASABAH TERHADAP LAYANAN MOBILE BANKING PERBANKAN SYARIAH: EKSTENSI
TECHNOLOGY ACCEPTANCE MODEL (TAM) DAN THEORY OF PLANNED BEHAVIOR (TPB)*

Universitas Pendidikan Indonesia | repository.upi.edu | perpustakaan.upi.edu